



February 4, 2020

BILLIE & WILLIAM GRIFFIN
128 POPLAR ST
GADSDEN, TN 38337-3546

Re: Insured: BILLIE & WILLIAM GRIFFIN
Claim Number: 0002108959
Date of Loss: July 26, 2019
Policy Number: WNP 033832N
Loss Location: 128 POPLAR ST, GADSDEN, TN 38337-3546

Dear Mr. and Ms. Griffin:

This communication provides you with a current status and overview of your claim. Enclosed is an estimate of damage and/or personal property worksheet outlining the documented loss to date. Please review the following summary:

Dwelling/Building:

Total Replacement/Repair Cost	\$3,990.99
Potential Recoverable Depreciation*	\$532.44
Actual Cash Value	\$3,458.55
Less Deductible	\$1,000.00
Net Actual Cash Value	\$2,458.55

***Potential Recoverable Depreciation** \$532.44

Your policy of insurance does provide replacement cost coverage for this loss; however, you must notify us of your intent to make a replacement cost claim within 180 days after the date of loss. You are entitled to the Potential Recoverable Depreciation or the amount you actually spent to repair or replace the items (whichever is less), subject to the following conditions:

- You repair or replace the damaged items within 180 days from the date of loss or advise us of your intent to do so within 180 days from the date of loss; and
- You submit a final repair bill or purchase receipt documenting the actual cost incurred for the repairs/replacement.

We will pay no more than the least of the agreed replacement cost value determined at the time of loss or the amount you actually incur to repair/replace the damaged property, subject to any applicable deductible. If the repair/replacement cost is less than the agreed replacement

cost, we will only pay the difference between the incurred cost and the "actual cash value" that has already been paid to you.

At your discretion, you may repair/replace your property with higher quality items/material; however, your recovery under the insurance policy will be based on the value of replacement items/material consisting of the same kind and quality as that which was damaged by the covered cause of loss.

American Select Insurance Company does not waive or relinquish, but rather expressly reserves, all rights and defenses under the policy of insurance and applicable laws.

Please contact me if you have any questions regarding this information.

Sincerely,

Jack Johnson
Sr Property Claim Rep
JMichaelJohnson@westfieldgrp.com
Office: 800-243-0210 x4796062
Fax: 330-887-0840
Mobile: 304-588-5536